

Certificate Number: 15111-PAE-DE-031662712

Bankruptcy Case Number: 18-14849



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 24, 2018, at 2:06 o'clock PM EDT, Stephanie Anne Gowarty completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 24, 2018 By: /s/Maan Arriane Vendiola for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education